

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Alma Malloy  
 Debtor

Case No. 16-17927-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: Aug 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2018.

|          |  |
|----------|--|
| db       | +Alma Malloy, 725 Bennington Road, Folcroft, PA 19032-1714   |
| aty      | +IRIS KWON, Robertson Anschutz & Schneid PL, 6409 Congress Ave. Suite 100, Bankruptcy Dept., Boca Raton, FL 33487-2853           |
| 13825682 | +REVERSE MORTGAGE SOLUTIONS, INC., ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853 |
| 14115057 | REVERSE MORTGAGE SOLUTIONS, INC., c/o KEVIN W. LYNCH, 1240 N. Myrtlewood St., Philadelphia, PA 19121-4515                        |
| 13822353 | +RMS, 5010 Linbar dr, suite 100, Nashville, TN 37211-5064  |
| 13903997 | +Reverse Mortgage Solutions, Inc., 14405 Walters Rd., Suite 200, Houston, TX 77014-1345  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|     |   |
|-----|---|
| smg | E-mail/Text: megan.harper@phila.gov Aug 17 2018 02:14:25 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2018 02:14:03 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                 |
| smg | +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 17 2018 02:14:24 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404                 |
| cr  | +E-mail/PDF: gecscedi@recoverycorp.com Aug 17 2018 02:15:43 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|     |  |
|-----|--|
| cr* | +REVERSE MORTGAGE SOLUTIONS, INC., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
|-----|--|

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

|                         |  |
|-------------------------|--|
| DENISE ELIZABETH CARLON | on behalf of Creditor Toyota Motor Credit Corporation  |
| bkgroup@kmllawgroup.com |  |
| FREDERICK L. REIGLE     | on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,   |
| ecf_frpa@trustee13.com  |  |
| GEORGETTE MILLER        | on behalf of Debtor Alma Malloy info@georgettemillerlaw.com,<br>georgettemiller@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemillerlaw.com;smithchr50524@notify.bestcase.com;millergr50524@notify.bestcase.com |
| KEVIN M. BUTTERY        | on behalf of Creditor REVERSE MORTGAGE SOLUTIONS, INC. bkyefile@rasflaw.com  |
| KEVIN W. LYNCH          | on behalf of Creditor REVERSE MORTGAGE SOLUTIONS, INC. kwlynch@comcast.net   |
| PETER J. ASHCROFT       | on behalf of Creditor Regional Acceptance Corporation<br>pashcroft@bernensteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernensteinlaw.com  |
| POLLY A. LANGDON        | on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,<br>ecf_frpa@trustee13.com   |
| REBECCA ANN SOLARZ      | on behalf of Creditor Toyota Motor Credit Corporation<br>bkgroup@kmllawgroup.com   |
| THOMAS I. PULEO         | on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmllawgroup.com,<br>bkgroup@kmllawgroup.com   |
| United States Trustee   | USTPRegion03.PH.ECF@usdoj.gov  |
| WILLIAM MILLER*R        | ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com  |

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

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| <b>In re:</b><br><br><b>Alma Malloy</b><br><b>aka Alma Gause</b><br><br><b>Debtor,</b><br><br><b>REVERSE MORTGAGE SOLUTIONS, INC.,</b><br><br><b>Movant,</b><br><b>v.</b><br><b>Alma Malloy aka Alma Gause</b><br><b>and</b><br><b>WILLIAM MILLER*R, Ch. 13 Trustee</b><br><b>Respondents.</b> | <b>Bankruptcy 16-17927-jkf</b><br><br><b>Chapter 13</b><br><br><b>Related to: Doc. No(s). 62, 63, 66, 72</b><br><br><b>Hearing Date: 5/30/2018 at 09:30 AM</b> |
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STIPULATION RESOLVING MOTION  
FOR RELIEF FROM STAY

AND NOW, comes Movant, REVERSE MORTGAGE SOLUTIONS, INC., by and through its undersigned counsel, Robertson, Anschutz, Schneid, PL, and, Debtor, Alma Malloy (“Debtor”), by and through her undersigned counsel, Michelle Lee, Esq. and together file this Stipulation Resolving Motion for Relief from Stay (the “Stipulation”), stating as follows:

1. The automatic stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Movant has an interest in Debtor’s property more fully described as that certain real property located at 725 Bennington Ave, Folcroft, PA 19032 (hereinafter the “Property”).
3. Secured Creditor filed a motion for relief from the automatic stay due to Secured Creditor’s post-petition advancement of funds for taxes and insurance on the Property.
4. The motion for relief was denied by the Court and the parties were ordered to come to a resolution.
5. Debtor agrees to amend the Chapter 13 Plan to reflect the total arrears owed Secured Creditor in the amount of \$13,692.31 to cure the lapse in pre-petition and post-petition property taxes and insurance paid by lender as of the date of this stipulation.
6. Both parties shall be responsible for her/its own legal fees and costs related to the Motions for Relief.
7. Debtor further agrees that she shall continue to make property tax payments as they become due unless she goes on a payment plan. Debtor has up to one year after the taxes are due to go on a payment plan with

the Township and must provide proof of the payment plan to Secured Creditor.

8. Debtor is to maintain insurance coverage on real property. Debtor shall provide proof of insurance prior to the expiration of the current policy.

9. Secured Creditor is to send written notice to Debtor and her attorney prior to paying future taxes and insurance while Debtor is in the bankruptcy.

10. If Debtor defaults in any further payments, Movant may send Debtor and counsel a written notice of default of this Stipulation. Movant may send the written notice by fax or e-mail, instead of or in addition to regular mail. If the default is not cured within fourteen (14) days of the date of the notice, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay as to the Property without further hearing. If Debtor sends a payment that is returned for insufficient funds, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay as to the Property without further hearing. If the default is not cured by payment within fourteen (14) days of the date of mailing of the Notice of Default, Movant shall have the right to have an Order terminating the automatic stay entered.

11. In the event the instant bankruptcy case is converted to a case under Chapter 7 of the Bankruptcy Code, the Debtor shall cure the pre-petition and post-petition arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten day period, such failure shall be deemed a default under the terms of this Stipulation and Movant may send Debtors and counsel a written notice of default. If the default is not cured within ten (10) days from the date of the notice, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the automatic stay as to the Property.

12. This Stipulation may only be modified by a revised Stipulation filed on the docket in the Bankruptcy. No oral modifications are permitted and any allegation that the Stipulation was modified orally will be disregarded as evidence. No written modifications are permitted, except for a revised Stipulation filed on the docket in the Bankruptcy.

Agreed to by:

By:/s/ Kevin Buttery  
Kevin Buttery, Esq.  
PA I.D.: 319438  
6409 Congress Avenue, #100  
Boca Raton, FL 33487  
Tel: (561) 241-6901  
Fax: (561) 241 -1969  
kbuttery@rascrane.com

Counsel for Movant

Dated: August 14, 2018

By: /s/ Michelle Lee  
Michelle Lee, Esq.  
PA I.D.: 202229  
Law Offices of Georgette Miller  
Esq. PC  
335 Evesham Avenue  
Lawnside, NJ 08045  
(856) 323-1100  
Email: [mlee@georgettemillerlaw.com](mailto:mlee@georgettemillerlaw.com)

Counsel for the Debtor

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

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|--|--|
| <b>In re:</b><br><br><b>Alma Malloy</b><br><b>aka Alma Gause</b><br><br><b>Debtor,</b><br><br><b>REVERSE MORTGAGE SOLUTIONS, INC.,</b><br><br><b>Movant,</b><br><b>v.</b><br><b>Alma Malloy aka Alma Gause</b><br><b>and</b><br><b>WILLIAM MILLER*R, Ch. 13 Trustee</b><br><b>Respondents.</b> | <b>Bankruptcy 16-17927-jkf</b><br><br><b>Chapter 13</b><br><br><b>Related to: Doc. No(s). 62</b><br><br><b>Hearing Date: 5/30/2018 at 09:30 AM</b> |
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ORDER OF COURT

AND NOW, this 16th day of August, 2018, upon consideration of the foregoing Stipulation Resolving Motion for Relief from Stay, it is hereby ORDERED that the Stipulation is approved.  
The Stipulation is between Reverse Mortgage Solutions Inc. and the Debtor.

BY THE COURT:

  
Judge Jean K. FitzSimon  
U.S. Bankruptcy Court Judge